

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

ELDEN C PETERSEN  
MARY M PETERSEN  
Debtor(s)

Case No. 06-16757

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/18/2006.
- 2) The plan was confirmed on 03/15/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/23/2009.
- 5) The case was dismissed on 05/29/2009.
- 6) Number of months from filing to last payment: 29.
- 7) Number of months case was pending: 32.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$32,425.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$18,925.31
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$18,925.31**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$897.48
Other	\$345.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,242.48**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACE HARDWARE CORP	Unsecured	494.37	NA	NA	0.00	0.00
ADVANCE TIL PAYDAY	Unsecured	903.00	NA	NA	0.00	0.00
AMERICAN CASH N GO	Unsecured	400.00	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCE	Unsecured	5,353.14	NA	NA	0.00	0.00
AMERICAN GENERAL RETAIL FINAN	Unsecured	3,346.00	7,044.32	7,044.32	0.00	0.00
AMERICASH LOANS	Unsecured	705.07	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	568.15	568.15	568.15	0.00	0.00
ASSET ACCEPTANCE CORP	Unsecured	772.32	772.32	772.32	0.00	0.00
B LINE LLC	Unsecured	1,311.37	1,727.29	1,727.29	0.00	0.00
BANK OF DWIGHT	Unsecured	4,000.00	NA	NA	0.00	0.00
CAPITAL ONE FINANCIAL	Unsecured	672.19	NA	NA	0.00	0.00
CB ACCOUNTS	Unsecured	521.00	NA	NA	0.00	0.00
COMED	Unsecured	773.55	977.51	977.51	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	457.92	NA	NA	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	247.47	NA	NA	0.00	0.00
DERMATOLOGY LIMITED	Unsecured	121.15	NA	NA	0.00	0.00
ECMC	Unsecured	NA	NA	NA	0.00	0.00
ENTERPRISE	Unsecured	787.43	NA	NA	0.00	0.00
FINGERHUT CREDIT ADVANTAGE	Unsecured	346.00	NA	NA	0.00	0.00
GREENTREE SERVICING	Secured	10,850.90	10,850.90	10,850.90	1,281.31	0.00
GREENTREE SERVICING	Secured	NA	NA	NA	0.00	0.00
HEALTH SERVICE SYSTEMS INC	Unsecured	54.00	NA	NA	0.00	0.00
HEIGHTS FINANCE	Unsecured	2,322.42	NA	NA	0.00	0.00
HEIGHTS FINANCE	Unsecured	2,113.00	NA	NA	0.00	0.00
HERITAGE CORRIDOR CREDIT UNION	Unsecured	5,703.00	5,031.32	5,031.32	0.00	0.00
HERITAGE CORRIDOR CREDIT UNION	Secured	13,558.00	13,558.00	13,558.00	5,562.22	2,055.22
HERITAGE CORRIDOR CREDIT UNION	Secured	10,295.00	10,294.55	10,294.55	4,223.59	1,560.49
HERITAGE CORRIDOR CREDIT UNION	Unsecured	NA	360.29	360.29	0.00	0.00
HSBC CREDIT SERVICES	Unsecured	1,138.58	NA	NA	0.00	0.00
J&J COLLECTION	Unsecured	75.00	NA	NA	0.00	0.00
LIGHTHOUSE FINANCIAL GROUP	Unsecured	484.00	2,002.20	2,002.20	0.00	0.00

<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MCI RESIDENTIAL SVC	Unsecured	56.00	NA	NA	0.00	0.00
MIDWEST SAFETY	Unsecured	321.30	NA	NA	0.00	0.00
MOORE MD	Unsecured	357.30	NA	NA	0.00	0.00
NATIONAL QUIK CASH	Unsecured	200.00	290.00	290.00	0.00	0.00
NATIONWIDE ACCEPTANCE	Unsecured	558.00	2,257.01	2,257.01	0.00	0.00
OAKSIDE CLINIC	Unsecured	92.00	NA	NA	0.00	0.00
PAYDAY LOANS INC	Unsecured	554.60	599.60	599.60	0.00	0.00
PHYSICIAN BILLING SERVICE	Unsecured	287.82	NA	NA	0.00	0.00
PHYSICIAN BILLING SERVICE	Unsecured	140.00	NA	NA	0.00	0.00
PRAIRIE EMERGENCY SERVICE	Unsecured	231.00	NA	NA	0.00	0.00
PRAIRIE TRAIL CREDIT UNION	Unsecured	3,520.00	5,875.80	5,875.80	0.00	0.00
PREMIER BANKCARD/CHARTER	Unsecured	335.00	308.59	308.59	0.00	0.00
RICHARD CRAIG LLP	Unsecured	329.51	NA	NA	0.00	0.00
RIVERSIDE COMMUNITY HEALTH CT	Unsecured	140.00	NA	NA	0.00	0.00
RIVERSIDE MEDICAL CENTER	Unsecured	1,346.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	435.00	1,986.77	1,986.77	0.00	0.00
SHOREWOOD ORTHOPEDICS	Unsecured	50.00	NA	NA	0.00	0.00
TCF NATIONAL BANK	Secured	NA	NA	NA	0.00	0.00
THE CASH STORE	Unsecured	1,630.53	NA	NA	0.00	0.00
VATIV RECOVERY SOLUTIONS	Unsecured	1,070.67	1,070.67	1,070.67	0.00	0.00
WILL COUNTY TREASURER	Secured	NA	NA	NA	0.00	0.00
WILMINGTON FIRE PROTECTION DST	Unsecured	635.00	NA	NA	0.00	0.00
XTRACASH	Unsecured	550.00	NA	NA	0.00	0.00

<b><u>Summary of Disbursements to Creditors:</u></b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$10,850.90	\$1,281.31	\$0.00
Debt Secured by Vehicle	\$23,852.55	\$9,785.81	\$3,615.71
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$34,703.45</b>	<b>\$11,067.12</b>	<b>\$3,615.71</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$30,871.84</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,242.48</u>
Disbursements to Creditors	<u>\$14,682.83</u>

**TOTAL DISBURSEMENTS :** **\$18,925.31**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/27/2009

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.